STATE OF OKLAHOMA
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73105

ARD Form 17A

BANK COMMISSIONER

GEORGE NIGH

R. Y. EMPIE

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1984

FOR THE FISCAL YEAR ENDING

June 30, 1984

R. Y. EMPIE
Bank Commissioner

BANK COMMISSIONERS SINCE 1965

CARL B. SEBRING	1965 to 6-31-69
JOHN D. WILLIAMS	8-15-69 to 5-31-73
GEORGE T. FRAME	6-1-73 to 10-31-73
HARRY E. LEONARD	11-1-73 to 11-6-78
DONALD H. VANHORN	11-7-78 to 8-31-79
ROBERT Y. EMPIE	9-1-79 to present

OKLAHOMA STATE BANKING DEPARTMENT

The Honorable George Nigh
Governor of Oklahoma
State Capitol Building
Room 212
Oklahoma City, Oklahoma 73105

Dear Governor Nigh:

The complex influence of economics and deregulation among Oklahoma's financial institutions, together with the competitive fervor among them, all of which challenges the Banking Department, has in no way decreased. Painful effects continue to surface as revealed through the bank examination process.

To date, the Banking Department is closely monitoring 21 banks, where potential failure exists unless prompt action is taken to correct critical weaknesses, and an additional 5 banks and trust companies where the probability of failure is high. These banks require constant supervisory attention as this Department seeks out all alternatives to liquidation.

Because of similar demands upon the Federal Deposit Insurance Corporation to adopt closer supervisory attention to national banks in problem status, the Corporation has removed itself from participating with the Oklahoma Banking Department in the examination of 235 better managed banks which have less potential for failure. This places an independent manpower burden on the Banking Department which it is not equipped to handle. The Department is in serious need of additional personnel to carry out the responsibilities which the public not only believes we are performing but has a right to expect. We consider it inadvisable to forsake these banks with a previous history of good management, however, our priorities are with those institutions which we know to have problems.

Other evidence of the changes which are sweeping throughout the financial services industry involves branch banking and multi-bank holding companies in Oklahoma. Propopents of such enabling legislation, after twenty years of unsuccessful attempts, finally prevailed.

Although 56 branches have been approved since the branching law was enacted, the banking industry generally considered it a non-event. The greatest majority of branches were approved for unbanked towns, thereby offering convenient banking facilities where none previously existed. Development in multi-bank holding companies also has been unexpectedly slow.

Oklahoma continues to lose state-chartered savings and loan associations. Those that decide to convert to stock ownership form are advised by Washington, D.C. attorneys to first convert to a federal charter. The desirability of mutual ownership in today's changing and competitive environment is waning.

Oklahoma chartered credit unions continued their exceptional rate of growth. Deregulation, new product services, high rate of growth and the merger of some very small credit unions into larger organizations are being responsibly handled, causing no undue supervisory concern of the Department.

At the national level, changing financial institutions regulatory relationships continue to evolve. There are forces dedicated toward federalizing all regulatory bodies, balanced by groups similarly convinced that the dual chartering of financial institutions has worked exceedingly well in our country and should be protected. "States rights" is the general term describing the controversy. States must act responsibly to earn their rights and, in the arena of state chartered financial institutions, acting responsibly entails comparable state regulatory systems, i.e. adequate number of bank examiners, adequate financing and comprehensive regulatory authority. Under the prevailing conditions, the Oklahoma Banking Department does not meet the capability criteria. We solicit your support in our efforts to qualify.

Yours truly,

R. Y. Eppie

PERSONNEL
1984

Bank Commissioner
R. Y. Empie

Attorney
Mary Beth Guard

Supervisory Examiners
Charles R. Griffith
Donald R. Thrower

Senior Examiners
James J. Bredenger
Randall J. Brooks
James L. Burns
Roger D. Ewerth
Jack E. Fenton
Prentice T. Henley
James R. Herring
Joe R. Moore
Harold A. Reel
James R. Stephenson
Marvin G. Stice
Lewis H. Tew
Daryl Ray Tucker

Senior Assistants
Mayda Shorney

Deputy Commissioner
Wayne Osborn

Administrative Officer
Betty Jo Johnson

Budget Director
Terry Lynn Smith

Executive Secretary
Jane M. Belfiglio

Secretaries
Doris N. Gordon
Margie A. Mutz
Adys C. Tucker
Ilene Martzen

Assistant Examiners
Marvin D. Dement
Wilbert Johnson
Carter W. Mathews Jr.
Joseph E. Rapp
Kathy L. Ward
Cynthia K. Wisdom

Examiner Trainees
Kimberly S. Reed
Jon Clayton Phelps

FUNCTIONS OF
THE STATE BANKING DEPARTMENT

Exercise general supervision of all State-chartered banks, savings and loan associations, credit union and trust companies in the interest of maintaining a sound system of financial institutions and the security of funds held as deposits

Examine State-chartered institutions, issue orders and promulgate rules and regulations to prevent institutions from engaging in unsafe and unsound practices

Charter new institutions under the jurisdiction of the Department after conducting investigations and holding public adversary hearings

Supervise various aspects of the management of institutions under the jurisdiction of the Department, including:

- exercise of trust powers
- abandonment of trust powers
- relocation of main office or branch
- establishment of an extended facility or branch
- increase or decrease of capital stock
- change in number and par value of capital stock
- change in name of institution
- formation of pooled trust funds
- issuance of capital debentures
- establishment of branches of savings and loan associations
- enlargement of scope of membership of credit unions
- accounting practices employed
- valuation of various types of assets
- maintenance of adequate insurance
- mergers, conversions
- enforcement of Banking Code provisions
- adoption of necessary internal policies
- internal control procedures employed
- truthfulness of advertisings

Require reports of condition of each institution under jurisdiction of the Department to be published in local newspapers

License money orders issuers

Register Perpetual Care Cemeteries

Conduct liquidations

STATE BANKING DEPARTMENT

R. Y. EMPIE, Bank Commissioner

Banking Board
R. Y. Empie, Chairman
John T. Hannah, Member
George W. Lowry, Member
Don B. Donaldson, Member
Emory S. Crow, Member
Loretta Y. Jackson, Member

Savings & Loan Board
R. Y. Empie, Chairman
William L. Cunningham, Member
Clay Clinesmith, Member
James W. Odom, Member

Credit Union Board
R. Y. Empie, Chairman
Ed Old, Member
Jack D. McCurdy, Member
Ron Walker, Member
Don Germany, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licensees	Perpetual Care Cemeteries
No.	314	8	13	46	8	28
Detached Facilities	92	0	0	0	0	0
Branches	Approved 53 Opened 42	19	24	26	899 Agencies	0

COMPARATIVE STATEMENT OF RECEIPTS & EXPENSES
of the
STATE BANKING DEPARTMENT

	Fiscal 1983–84	Fiscal 1982–83	Fiscal 1981–82	Fiscal 1980–81	Fiscal 1979–80
RECEIPTS (Transferred to treasurer)					
Banks (assessment)	$1,501,033.00	$1,441,317.00	$1,269,470.00	$1,097,426.00	$ 981,910.00
Savings & Loans	8,574.00	8,712.00	13,961.00	20,187.00	20,591.00
Credit Unions	130,262.00	118,318.00	104,072.00	111,558.00	92,252.00
Charters, Branch & Detach Facilities	64,500.00	13,900.00	11,000.00	14,500.00	11,000.00
Money Orders	10,870.00	1,375.00	1,630.00	1,525.00	1,590.00
Perpetual Care	95	140.00	135.00	110.00	130.00
Miscellaneous	12,277.00	15,756.00	7,808.00	10,235.00	8,208.00
TOTAL RECEIPTS	$1,727,612.00	$1,599,518.00	$1,408,076.00	$1,255,541.00	$1,115,681.00
EXPENSES					
Salaries, longevity & professional	$1,072,545.00	$1,116,239.00	$ 985,630.00	$ 837,167.00	$ 724,118.00
Travel	153,372.00	159,202.00	153,676.00	157,750.00	139,747.00
Rent-Office space and equipment	46,717.00	48,430.00	51,064.00	45,822.00	29,829.00
All Other	70,584.00	47,064.00	38,817.00	37,812.00	32,630.00
TOTAL EXPENSES	$1,343,218.00	$1,370,935.00	$1,229,187.00	$1,073,551.00	$ 926,324.00
RECEIPTS IN EXCESS OF EXPENSES	**$ 384,395.00**	**$ 228,583.00**	**$ 178,889.00**	**$ 181,990.00**	**$ 189,357.00**

COMPARATIVE STATEMENT OF RECEIPTS & EXPENSES
of the
STATE BANKING DEPARTMENT

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RECEIPTS IN EXCESS OF EXPENSES	**$ 384,395.00**	**$ 228,583.00**	**$ 178,889.00**	**$ 181,990.00**	**$ 189,357.00**

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, CREDIT UNIONS AND
TRUST COMPANIES UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets as of June 30 (hundreds omitted)	SAVINGS & LOAN ASSOCIATIONS Total Assets as of June 30	CREDIT UNIONS Total Assets as of June 30	TRUST COMPANIES Total Assets as of June 30
1974	2,941,826.	717,698.	221,048.	27,487.
1975	3,369,043.	481,000.	267,890.	32,411.
1976	3,765,537.	571,122.	327,173.	39,173.
1977	4,356,868.	705,319.	411,380.	43,385.
1978	5,066,239.	840,821.	479,931.	42,905.
1979	5,869,739.	969,063.	511,751.	75,137.
1980	6,917,405.	1,100,324.	607,280.	109,474.
1981	8,277,104.	936,642.	648,976.	125,510.
1982	9,674,422.	962,810.	789,485.	147,395.
1983	10,547,000.	688,477.	938,592.	164,787.
1984	11,273,425.	1,000,592.	1,112,943.	171,726.

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1984)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires June 1, 1990)

GEORGE W. LOWRY
Chairman of the Board
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

EMORY S. CROW
Chairman of the Board
First State Bank
Gould
(Term expires June 1, 1985)

LORETTA Y. JACKSON
Housewife
Chickasha
(Term expires June 1, 1988)

STATE CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1984

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Adair	Adair State Bank
Afton	Farmers State Bank in Afton, Oklahoma
Allen	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anadarko Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Apache	First Bank of Apache
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Atoka	First City Bank of Atoka
Barnsdall	Barnsdall State Bank
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Billings	The First State Bank in Billings
Binger	The Community Bank
Bixby	Citizens Security Bank & Trust Company
Bixby	Town and Country Bank
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Blanchard	First State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank
Bristow	Community Bank
Britton	First Bank of Britton
Broken Arrow	Arkansas Valley State Bank
Broken Arrow	Metro Bank of Broken Arrow
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Cache	First State Bank
Camargo	The First State Bank
Canton	Bank of Canton
Canute	First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Cashion Community Bank
Catoosa	1st Bank of Catoosa
Cement	Cement Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	Bank of Oklahoma, Claremore
Claremore	Peoples State Bank

Location	Name of Bank
Claremore	Rogers County Bank
*Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Cleveland	The Cleveland Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Comanche	Security State Bank
Commerce	First State Bank of Commerce
Covington	First State Bank
Coyle	Eighty Niner Bank of Coyle
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
*Cushing	Bank of Cushing and Trust Co
Cyril	Cyril State Bank
Davenport	Security State Bank
Davidson	First State Bank of Davidson
Del City	United Bank of Del City
Depew	Central Oklahoma Bank
Dill City	Dill State Bank
Drummond	Bank of Drummond
Drumright	The Citizens Bank
Duke	Farmers and Merchants Bank
Duncan	First Bank & Trust Co
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	First Oklahoma Bank & Trust Co
*Edmond	Citizens Bank of Edmond
*Eldorado	First Southwest Bank
Elgin	Bank of Elgin
*Elk City	Elk City State Bank
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
*El Reno	American Heritage Bank
Enid	Northwest Bank of Enid
Erick	First American Bank
Eufaula	Farmers & Merchants Bank
*Fairfax	First State Bank
*Fairview	Fairview State Bank
Forgan	The First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Freedom	The Freedom State Bank
Gage	The First State Bank
*Garber	Bank of Garber
Glencoe	Glencoe State Bank
Glenpool	Bank of Glenpool
Golden	First State Bank
Gould	First State Bank
Grandfield	First State Bank
Granite	Bank of Granite
Grove	Bank of Oklahoma Grove
Grove	Grand Lake Bank
Guthrie	The First State Bank and Trust Company
Guymon	Bank of the Panhandle

Location	Name of Bank
[illegible]	First State Bank
[illegible]	Bank of Hartshorne
[illegible]	The First Bank of Haskell
[illegible]	Bank of Hewitt
[illegible]	American Exchange Bank
[illegible]	First State Bank
[illegible]	Home State Bank
[illegible]	People State Bank & Trust Company
[illegible]	The First State Bank and Trust Company
[illegible]	Hopeton State Bank
[illegible]	The Citizens State Bank
[illegible]	First State Bank
[illegible]	Bank of Hunter
[illegible]	Bank of Hydro
[illegible]	First State Bank
[illegible]	Bank of Inola
[illegible]	Delaware County Bank
[illegible]	Bank of Commerce
[illegible]	First State Bank
[illegible]	First State Bank
[illegible]	The First State Bank
[illegible]	The First State Bank
[illegible]	Kingfisher Bank and Trust Co.
[illegible]	Oklahoma State Bank
[illegible]	Citizens Bank of Kiefer
[illegible]	Bank of Kremlin
[illegible]	The State Exchange Bank
[illegible]	Bank of the Lakes
[illegible]	Citizens Bank
[illegible]	Security Bank & Trust Company
[illegible]	First State Bank
[illegible]	American Exchange Bank
[illegible]	Bank of Locust Grove
[illegible]	First Community Bank and Trust
[illegible]	First State Bank
[illegible]	Madill Bank and Trust Company
[illegible]	The Guarantee State Bank
[illegible]	Mangum State Bank
[illegible]	Bank of Love County
[illegible]	Firstbank of Marietta
[illegible]	Bank of Marshall
[illegible]	Citizens State Bank
[illegible]	American Bank of Commerce
[illegible]	The Bank of Commerce
[illegible]	Grant County Bank
[illegible]	Bank of Meeker
[illegible]	Mayo Guaranty Bank
[illegible]	Security Bank and Trust Company
[illegible]	Security Bank & Trust Company
[illegible]	The First American Bank of Minco
[illegible]	First State Bank of Mooreland
[illegible]	Morris State Bank
[illegible]	Citizens State Bank

Location	Name of Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	American Bank of Muskogee
Muskogee	City Bank
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
Mustang	Mustang Community Bank
Newcastle	Bank of Newcastle
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	American Exchange Bank & Trust Company
Norman	Norman Bank of Commerce
Norman	United Bank & Trust Co.
Orion	First State Bank
Okarche	First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	American Bank of Commerce
Oklahoma City	Capitol Hill State Bank & Trust Company
Oklahoma City	Commerce Bank (The Village)
Oklahoma City	Community Bank (Wan Acres)
Oklahoma City	The Crossroads State Bank
Oklahoma City	Expressway Bank
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Frontier State Bank
Oklahoma City	Grand Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Medical Center State Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Republic Bank
Oklahoma City	Southwestern Bank & Trust Company
Oklahoma City	Union Bank and Trust Company
Oklahoma City	United Oklahoma Bank
Oklahoma City	Will Rogers Bank and Trust Company
Oklahoma City	Wilshire Bank
Okmulgee	Lakeside State Bank
Okmulgee	First Bank of Okmulgee
Okmulgee	Liberty Bank of Okmulgee
Perkins	Payne County Bank
Perry	Exchange Bank and Trust Company
Porter	First State Bank
Pittsburg	Bonanza Hills State Bank
Ponca City	Pioneer Bank and Trust
Ponca City	Security Bank & Trust Company of Ponca City, Ponca
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	Bank of Oklahoma, Pryor
Pryor	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Ringling	Ringling State Bank
Ripley	The State Bank of Ripley

Location	Name of Bank
Roff	Pontotoc County Bank
Roosevelt	Security State Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Sapulpa	Lakeside Bank of Sapulpa
Sand Springs	Bank of Oklahoma, Sand Springs
Sand Springs	First Bank and Trust Company
Seiling	Community Bank
Skiatook	First State Bank
Snyder	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Community Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stillwater	Stillwater Community Bank
Stigler	Bank of Commerce
Stillwater	First American Bank
Stillwell	First American Bank
Stroud	The First State Bank
Sulphur	First Oklahoma Bank & Trust Company
Sulphur	Sulphur Community Bank
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Talihina	First State Bank of Talihina
Tecumseh	Deary County State Bank
Tecumseh	Republic Bank of Tecumseh
Tecumseh	Tecumseh Bank
Temple	First State Bank of Temple
Thomas	The Bank of Thomas
Tishomingo	Bank of Johnston County
Tonkawa	The Security Bank of Tonkawa
Tulsa	Farmers & Merchants Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Commerce and Trust Company
Tulsa	Bank of Oklahoma, Boulder Park
Tulsa	Bank of Oklahoma, CityPlex
Tulsa	Bank of Oklahoma, Mercantile Center
Tulsa	Bank of Oklahoma, Southwest Tulsa
Tulsa	Bank of Tulsa
Tulsa	Brookside State Bank
Tulsa	Central Bank & Trust of Tulsa
Tulsa	Century Bank
Tulsa	Citizens Bank of Tulsa
Tulsa	Community Bank & Trust Company
Tulsa	The F & M Bank & Trust Company
Tulsa	Harvard Bank
Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa Oklahoma
Tulsa	Security Bank
Tulsa	United Bank
Tulsa	World Bank

Location	Name of Bank
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Wagoner Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Warner	The Security Bank
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Waukomis State Bank
Waynoka	First State Bank
Weatherford	United Community Bank
Webbers Falls	Lake Country Bank
Welch	Welch State Bank
Wellston	The Wellston State Bank
Westville	Peoples Bank
Wetumka	Bank of Commerce
Wewoka	Security State Bank
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Willow	First State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
Woodward	Bank of the Northwest
Woodward	The Bank of Woodward
Woodward	The Stock Exchange Bank
Wright City	Wright City State Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company
Yukon	Canadian State Bank

*Denotes Federal Reserve Member Banks

ALL STATE CHARTERED BANKS IN OKLAHOMA ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1983 TO JUNE 30, 1984

Total number of state banks as of June 30, 1983	314
New banks opened	3
Conversion of national banks to state banks	0
Conversion of state banks to national banks	0
Mergers	2
Banks closed	1
Total number of state banks as of June 30, 1984	314

CHARTER APPLICATIONS

Number of applications filed (June 30, 1983 to June 30, 1984)	0
Applications withdrawn	0
Number of charter hearings conducted	0
Charters approved	0
Charters denied	0
Decisions appealed	0
Applications pending	0

NEW BANKS OPENED SINCE 6-30-83

	Opened
Bank of Love County, Marietta, Oklahoma	10-24-83
Expressway Bank, Oklahoma City, Oklahoma	11-09-83
United Bank of Del City, Del City, Oklahoma	5-14-84
United Community Bank, Weatherford, Oklahoma	9-24-84
Republic Bank of Tecumseh, Tecumseh, Oklahoma	10-5-84
The Bank of Thomas, Thomas, Oklahoma	10-19-85

DETACHED FACILITIES APPROVED SINCE 6-30-83

	Approved
Security Bank & Trust Company, Midwest City, Oklahoma	8-3-83
First Bank and Trust Company, Duncan, Oklahoma	9-21-83
Century Bank, Tulsa, Oklahoma	10-26-83
Bank of The Lakes, Langley, Oklahoma	2-15-84
Fairview State Bank, Fairview, Oklahoma	8-15-84
Spencer State Bank, Spencer, Oklahoma	8-15-84

NAME CHANGES SINCE 6-30-83

Lake Country Bank (Formerly Webbers Falls State Bank, Webbers Falls, Oklahoma)
Community Bank (Formerly Shidler State Bank, Shidler, Oklahoma)
Harvard Bank (Formerly Harvard Tower Bank, Tulsa, Oklahoma)
Pontotoc County Bank (Formerly American Bank of Ada, Ada, Oklahoma)
The Community Bank (Formerly Binger Community Bank, Binger, Oklahoma)
Cement Bank (Formerly First State Bank, Cement, Oklahoma)
First Oklahoma Bank & Trust Company (Formerly First Interstate Bank & Trust Company, Edmond)
First Southwest Bank (Formerly First State Bank, Eldorado, Oklahoma)
Sunset Bank and Trust Company (Formerly Republic Bank & Trust Company, Tulsa, Oklahoma)
Bank of Oklahoma, Pryor (Formerly American Bank of Oklahoma, Pryor, Oklahoma)
Bank of Oklahoma, Claremore (Formerly First Bank in Claremore, Claremore, Oklahoma)
Bank of Oklahoma, Sand Springs (Formerly Sand Springs State Bank, Sand Springs, Oklahoma)

Bank of Oklahoma, Boulder Park (Formerly Boulder Bank & Trust Company, Tulsa, Oklahoma)
Bank of Oklahoma, City Plaza (Formerly City Bank & Trust Company, Tulsa, Oklahoma)
Bank of Oklahoma, Mercantile Center (Formerly Mercantile Bank & Trust Company, Tulsa, Oklahoma)
Bank of Oklahoma, Southwest (Formerly Southwest Tulsa Bank, Tulsa, Oklahoma)
United Services Bank, Hartshorne (Formerly Bank of Hartshorne, Hartshorne, Oklahoma)
Bank of Oklahoma, Grove (Formerly First Bank of Grove, Grove, Oklahoma)
Citizens Bank of Krebs, Krebs, Oklahoma (Formerly Bank of Haileyville, Haileyville, Oklahoma)
Citizens Bank of Tulsa (Formerly Glenpease Hills Bank, Tulsa, Oklahoma)
Central Bank and Trust of Tulsa (Formerly Sunset Bank and Trust Company, Tulsa, Oklahoma)
First Enterprise Bank (Formerly First Bank of Bilton), Bilton, Oklahoma City, Oklahoma)

BANK MERGERS

The Dewey Bank, Dewey, Oklahoma merged into Union Bank & Trust, Bartlesville, Oklahoma and is now a branch of Union Bank & Trust, Bartlesville. Date of Merger 10-26-83.
The Sheridan Bank & Trust Company, Lawton, Oklahoma merged with The American National Bank of Lawton, Lawton, Oklahoma, and is now a branch of that bank. 3-23-84
Texoma Bank, Kingston, Oklahoma liquidated by selling its assets to The First National Bank, Madill, Oklahoma. Approved 9-19-84

BANKS THAT HAVE BEEN APPROVED TO MOVE THEIR HOME OFFICE SINCE 6-30-83

American Exchange Bank, Norman, Oklahoma
Home State Bank, Hobart, Oklahoma
First Bank of Grove, Grove, Oklahoma
American Bank and Trust Company, Tulsa, Oklahoma
The Bank of Haileyville, Haileyville, Oklahoma to move to Krebs, Oklahoma
Grant County Bank, Medford, Oklahoma
First State Bank, Lone Wolf, Oklahoma
The Wewoka State Bank, Wewoka, Oklahoma
Bank of Oklahoma, Mercantile Center, Tulsa, Oklahoma

CONVERSIONS

First State Bank, Tishomingo, Oklahoma 10-15-84

BANKS CLOSED BY THE STATE BANK COMMISSIONER SINCE 6-30-83

Bank of Red Oak, Red Oak, Oklahoma, Closed 10-7-83. Assets and Liabilities assumed by First Farmers State Bank, Quinton, Oklahoma, operating as a branch.
First Continental Bank & Trust Company, Del City, Oklahoma, Closed 9-11-83. Assets and Liabilities assumed by United Bank of Del City, Del City, Oklahoma (a new bank).
Community Bank & Trust Company, Enid, Oklahoma, Closed 9-14-84. Assets and Liabilities assumed by First National Bank & Trust Company, Enid, Oklahoma, operating as a branch.
Security State Bank, Weatherford, Oklahoma, Closed 9-21-84. Assets and Liabilities assumed by new bank, United Community Bank, Weatherford, Oklahoma.
Farmers and Merchants Bank, Tecumseh, Oklahoma, Closed 10-5-84. Assets and Liabilities assumed by new bank, Republic Bank of Tecumseh, Tecumseh, Oklahoma.
American State Bank, Thomas, Oklahoma, Closed 10-10-84. Assets and Liabilities assumed by new bank, The Bank of Thomas, Thomas, Oklahoma.

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
December 31, 1983

Number of Banks Reporting 313

(In thousands)

ASSETS

Cash and Due from Banks	$ 947,300
U.S. Treasury Securities	1,443,200
Obligations of Other U.S. Agencies	199,100
Obligations of States & Political Subdivisions	1,183,700
All Other Securities	26,600
Federal Funds Sold	551,900
Loans - Net	6,069,300
Lease Financing Receivables	27,300
Bank Premises - F&F	193,400
Other Real Estate Owned	36,200
Other Assets	263,400
TOTAL ASSETS	$10,941,000

LIABILITIES

IPC Deposits	$ 8,481,100
Deposits of U.S. Government	26,000
Deposits of State & Political Subdivisions	916,500
All Other Deposits	224,500
Certified and Officers Checks	89,600
	9,737,700
	320,600
Other Liabilities	

EQUITY CAPITAL

Preferred Stock	3,200
Common Stock	$ 199,300
Surplus	313,200
Undivided Profits	367,000
TOTAL EQUITY CAPITAL	882,700
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$10,941,000

	12-31-83	12-31-82	12-31-81
Percentage of Total Capital to Total Assets	8.07%	7.96%	7.82%
Percentage of Total Capital to Total Deposits	9.06%	8.93%	8.87%
Percentage of Total Loans to Total Deposits	62.33%	62.69%	60.60%
Percentage of Cash Reserves to Total Deposits	9.72%	9.91%	11.07%

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
June 30, 1984

Number of Banks Reporting—314

(In thousands)

ASSETS

Cash and Due from Banks	$ 920,459
U.S. Treasury Securities	1,486,014
Obligations of Other U.S. Agencies	354,677
Obligations of States & Political Subdivisions	1,122,616
All Other Securities	30,564
Federal Funds Sold	542,631
Loans—Net	6,261,507
Lease Financing Receivables	23,973
Bank Premises—F&F	202,125
Other Real Estate Owned	44,914
Other Assets	283,945
TOTAL ASSETS	$11,273,425

LIABILITIES

Noninterest Bearing Deposits	$ 1,944,159
Interest Bearing Deposits	8,050,075
TOTAL DEPOSITS	$ 9,994,234
Federal Funds Purchased	$ 141,781
Other Liabilities for Borrowed Money	55,033
Mortgage Indebtedness for Capitalized Leases	3,713
Other Liabilities	136,356
TOTAL LIABILITIES	$10,331,117
Subordinated Notes and Debentures	13,857

EQUITY CAPITAL

Preferred Stock	$ 5,500
Common Stock	201,167
Surplus	332,246
Undivided Profits	389,538
TOTAL EQUITY CAPITAL	928,451
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$11,273,425

	6-30-84	6-30-83	6-30-82
Percentage of Total Capital to Total Assets	8.24%	8.34%	8.15%
Percentage of Total Capital to Total Deposits	9.29%	9.45%	9.20%
Percentage of Total Loans to Total Deposits	62.65%	63.11%	63.02%
Percentage of Cash Reserves to Total Deposits	9.21%	9.15%	9.18%

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA
(As of June 30, 1984)

R. Y. EMPIE
Chairman
State Bank Commissioner

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1990)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

EMORY S. CROW
President
First State Bank
Gould
(Term expires June 1, 1985)

LORETTA Y. JACKSON
Pool Mortgage Company
Chickasha
(Term expires June 1, 1988)

TRUST COMPANIES

Albright Title & Trust Company (2) Branches	Newkirk
American First Title & Trust Company (No Branches)	Oklahoma City
Investors Trust Company (No Branches)	Duncan
Pioneer Savings and Trust Company (4) Branches	Muskogee
Southwest Title & Trust Co., Inc. (7) Branches	Oklahoma City
Republic Trust and Savings Company (2) Branches	Tulsa
The Trust Company of Oklahoma (2) Branches	Oklahoma City
The First Oklahoma Trust Company (1) Branch)	Oklahoma City

Main Bank Location	Approved Branch Location	Date Opened
ADAIR		
Adair State Bank	Foyil	5-15-84
BARTLESVILLE		
Union Bank & Trust	Dewey	11-16-83
BEAVER		
The Bank of Beaver City	Turpin	10-1[illegible]-84
BINGER		
The Community Bank	Eakley	9-17-84
BLACKWELL		
Security Bank & Trust Company	Deer Creek	1-23-84
CACHE		
First State Bank	Medicine Park	3-24-84
CANTON		
Bank of Canton	Longdale	1-30-84
CASHION		
Cashion Community Bank	Dover	4-02-84
CHATTANOOGA		
First Bank of Chattanooga	Geronimo	2-13-84
CLEVELAND		
The Cleveland Bank	Westpoint	6-11-84
DUNCAN		
First Bank & Trust Co	Duncan 2425 Hwy 81	
DURANT		
Durant Bank & Trust Co	Calera	
EDMOND		
First Oklahoma Bank & Trust Company	Edmond 901 W Edmond Rd	3-22-84
ELDORADO		
First Southwest Bank	Olustee	4-02-84
FAIRFAX		
First State Bank	Ralston	10-19-84
HARTSHORNE		
United Services Bank	Haileyville	7-17-84
HOBART		
Home State Bank	Gotebo	3-02-84
HYDRO		
Bank of Hydro	Eakley	2-06-84
KETCHUM		
The First State Bank	Disney	6-15-84
LANGLEY		
Bank of The Lakes	Bernice	7-02-84
LAWTON		
Citizens Bank	Central Mall Lawton	7-02-84
MARIETTA		
Firstbank of Marietta	Thackerville	9-17-84
MIAMI		
Security Bank & Trust Company	Miami Hwy 66 & 22nd North Main	5-22-84
MULHALL		
Oklahoma State Bank	Waterloo	8-22-84
MUSKOGEE		
Commercial Bank & Trust Co	Muskogee	

Main Bank Location	Approved Branch Location	Date Opened
(Continued page 2)		
NORMAN		
United Bank & Trust Co. of Norman	Norman 2129 W. Main	2-07-84
OKLAHOMA CITY		
Capitol Hill State Bank	Okla. City 7301 S. Western	—
First Bank of Britton	N. W. 122 & Portland	6-26-84
Guaranty Bank & Trust	6809 N. Meridian	10-26-83
Union Bank & Trust Company	2501 W. Memorial Road	2-26-84
	3030 N. W. Expressway	5-14-84
Wilshire Bank	12215 N. MacArthur	—
OOLOGAH		
Lakeside State Bank	Verdigris	—
OWASSO		
First Bank of Owasso	German Corners 11150 N. Garnett Rd.	—
PONCA CITY		
Pioneer Bank & Trust	Osage	8-01-84
Security Bank & Trust Company	Ponca City 3001 N. 14th	5-14-84
QUINTON		
The Farmers State Bank	Red Oak	12-17-83
ROFF		
Pontotoc County Bank	Byng	6-04-84
ROOSEVELT		
Security State Bank	Mountain Park	4-02-84
SAND SPRINGS		
First Bank & Trust Company	Sand Springs 101 W. 41st	4-02-84
SHAWNEE		
First State Bank & Trust Company	Bethel Acres	10-31-83
SHIDLER		
Shidler Community Bank	Kaw City	10-04-83
SKIATOOK		
The Exchange Bank	Sperry	10-01-84
TISHOMINGO		
First State Bank (Converted to Natl.)	Wapanucka	4-04-84
TULSA		
Century Bank	Tulsa 12563 E. 21st	—
Citizens Bank of Tulsa (Increase)	9435 E. 51st	—
Community Bank & Trust	5780 S. Peoria	4-05-84
Bank of Oklahoma Southwest Tulsa	31st & Garnett	7-23-84
Sunbelt Bank & Trust	3501 E. 31st	—
VIAN		
Vian State Bank	Gore	12-12-83
WARNER		
The Security Bank	Porum	—
WEBBERS FALLS		
Lake County Bank	Gore	10-13-83
WESTVILLE		
Peoples Bank	W. Siloam Springs	12-12-83

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Eight Trust Companies
at the close of business on December 31, 1983

ASSETS

1	Cash & Due from banks	$ 8,538,323
2	Notes, Loans & Other Receivables	91,641,396
3	Stocks, Bonds, Securities & other investments	58,298,809
4	Trust Company premises, furniture, fixtures and other assets representing trust company premises	2,126,270
5	Other Real Estate	3,268,511
6	Investments in subsidiaries	100,000
7	Title records	185,000
8	Other Assets	4,913,501
9	TOTAL ASSETS	$169,671,810

LIABILITIES

10	Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$133,511,221
11	Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
12	Accounts Payable	1,058,377
13	Notes Payable	2,737,352
14	Custodial and Escrow Accounts Payable	3,374,896
15	Reserve provision for taxes, interest, etc	1,272,863
16	Other Liabilities	2,633,345
17	TOTAL LIABILITIES	$144,588,053

RESERVES ON LOANS & SECURITIES

18	Reserves for bad debts losses on loans	$ 2,100,719
19	Reserves for losses on securities	
20	TOTAL RESERVES ON LOANS & SECURITIES	$ 2,100,719

CAPITAL ACCOUNTS

21	Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	$ 2,074,000
22	Preferred stock-total par value	8,108,940
23	Common stock-total par value	8,821,886
24	Surplus	2,960,451
25	Undivided Profits	
26	Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	1,017,760
27	TOTAL CAPITAL ACCOUNTS	$ 22,983,038
28	TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$169,671,810

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Eight Trust Companies
at the close of business on June 30, 1984

ASSETS

1	Cash & Due from banks	$ 7,321,864
2	Notes, Loans & Other Receivables	90,651,859
3	Stocks, Bonds, Securities & other investments	62,450,939
4	Trust Company premises, furniture, fixtures and other assets representing trust company premises	2,044,013
5	Other Real Estate	3,998,980
6	Investments in subsidiaries	100,000
7	Title records	150,000
8	Other Assets	5,007,912
9	TOTAL ASSETS	$171,725,567

LIABILITIES

10	Certificates & Other Forms representing deposits of individuals Partnerships and Corporations	$139,091,825
11	Certificates & Other Forms representing deposits of Government and Political Subdivisions	1,105,658
12	Accounts Payable	1,389,576
13	Notes Payable	2,694,599
14	Custodial and Escrow Accounts Payable	1,015,643
15	Reserve provision for taxes, interest, etc	2,633,823
16	Other Liabilities	$147,931,124
17	TOTAL LIABILITIES	

RESERVES ON LOANS & SECURITIES

18	Reserves for bad debts losses on loans	$ 2,159,473
19	Reserves for losses on securities	
20	TOTAL RESERVES ON LOANS & SECURITIES	$ 2,159,473

CAPITAL ACCOUNTS

21	Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	1,818,000
22	Preferred stock—total par value	8,364,940
23	Common stock—total par value	9,258,322
24	Surplus	1,382,067
25	Undivided Profits	1,060,641
26	Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	(249,000)
27	Treasury Stock	$ 21,634,970
28	TOTAL CAPITAL ACCOUNTS	$171,725,567
29	TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	

SAVINGS & LOAN BOARD
STATE OF OKLAHOMA
(As of June 30, 1984)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

JAMES W. ODOM
President
Home Savings Bank
Lawton
(Term expires April 17, 1985)

WILLIAM L. CUNNINGHAM
President
Guthrie Savings & Loan Association
Guthrie
(Term expires April 17, 1985)

CLAY CLINESMITH
President
Fairview Savings & Loan Association
Fairview
(Term expires April 17, 1987)

STATE-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS

at Present

Location	Name of Association (13)
*ATOKA	Atoka Building & Loan Association
**CHECOTA	Crossroads Savings & Loan Association
CLINTON	Clinton Savings & Loan Association
DUNCAN	Duncan Savings & Loan Association
ELK CITY	Heritage Savings & Loan Association
FAIRVIEW	Fairview Savings & Loan Association
GUTHRIE	Guthrie Savings & Loan Association
**OKLAHOMA CITY	American Home Savings & Loan Association
**OKLAHOMA CITY	MidFirst Savings & Loan Association
OKMULGEE	The Okmulgee Savings and Loan Association
**SEMINOLE	Territory Savings and Loan Association
STILLWATER	The Stillwater Savings & Loan Association
**WOODWARD	Homestead Savings and Loan Association

FOREIGN ASSOCIATIONS WITH RESIDENT AGENTS IN OKLAHOMA

The Barber County Savings & Loan Association — Medicine Lodge, Kansas

Lawton Savings & Loan Association — Vernon, Texas

Savings and Loan Division, State Banking Department
Maico Building, 4100 Lincoln
Oklahoma City, Oklahoma

*Indicates Association not insured by F.S.L.I.C.
**Indicates Insured Stock Association

CONSOLIDATED STATEMENT
SAVINGS AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1983

Hundreds Omitted

ASSETS

MORTGAGE LOANS AND CONTRACTS		
VA Loans	$ 12,256	
FHA HUD	12,449	
Conventional	560,724	
Nonmortgage	33,879	$619,308
Repossessed Property	2,592	
Real Estate	1,306	
Cash and Investment Securities	73,467	
Fixed Assets	11,163	
Other Assets	17,407	$105,935
TOTAL ASSETS		$725,288

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits and Savings Accounts	$671,609	
Other Liabilities	21,093	$692,701
NET WORTH		
Stock	$ 6,411	
Surplus	3,696	
Appraised Equity Capital	616	
Reserves	14,184	
Undivided Profits	4,881	
Net Undistributed Income	799	$ 32,587
TOTAL LIABILITIES AND NET WORTH		$725,288

CONSOLIDATED STATEMENT
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS ON JUNE 30, 1984

ASSETS

MORTGAGE LOANS AND CONTRACTS		
FHA, VA & Other Federally		
Insured or Guaranteed Loans	$124,879	
Conventional	656,462	
Mortgage Backed Pass-through Securities	46,518	
Contra-Assets for Mortgage Loans	(32,601)	
Nonmortgage	48,428	$ 842,676
Repossessed Property	5,921	
Real Estate	1,342	
Cash and Investment Securities	117,791	
Fixed Assets	15,172	
Other Assets	17,690	$ 157,916
TOTAL ASSETS		$1,000,592

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits	$867,008	
Borrowings	69,667	
Other Liabilities	2,897	$ 939,572
NET WORTH		
Stock	$ 5,563	
Surplus	5,590	
Appraised Equity Capital	1,261	
Reserves	34,611	
Undivided Profits	13,030	
Net Undistributed Income	565	$ 61,020
TOTAL LIABILITIES AND NET WORTH		$1,000,592

SAVINGS & LOAN ASSOCIATIONS WITH BRANCHES

DUNCAN
The Duncan Savings and Loan Association
1006 Main Street 73533
Branches: Duncan 2210 N. Highway 81
Frederick 1400 North 14th Street
Pauls Valley 109 West Grant St.
Sulphur 2007 West Broadway

ELK CITY
Heritage Savings and Loan Association of Elk City
921 West Third Street 73644
Branches: Cheyenne Main Street
Hinton 103 East Main
Vici 300 Broadway

GUTHRIE
Guthrie Savings and Loan Association
120 N. Division 73044
Branches: Crescent 202 S. Grand

OKLAHOMA CITY
American Home Savings and Loan Association
8200 East Memorial Road 73034
Branches: Edmond 1330 N. Bryant

OKLAHOMA CITY
MidFirst Savings and Loan Association
3232 West Reno
Branches: Edmond 16417 North Santa Fe St.
Oklahoma City 6351 N. MacArthur
SW 89th & Penn
SW 59th & May
SW 39th & Western
SW 119th & Western
Stilwell 140 North Second Street

STILLWATER
The Stillwater Savings and Loan Association
601 South Husband Street
Branches: Cushing Main & Michigan Streets
Guthrie Broad and Cleveland Streets
Perry Seventh and Elm Streets
Stillwater N. Duck & Boomer Street

WOODWARD
Homestead Savings and Loan Association
1518 Oklahoma Avenue 73808
Branches: Cordell 110 East First Street
Guymon Northridge Shopping Center
Nobie 213 North Main Street
Woodward 1623 Downs Avenue

CREDIT UNION BOARD
STATE OF OKLAHOMA
(As of June 30, 1984)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON GERMANY
President
Tinker Credit Union
Oklahoma City
(Term expires October 11, 1989)

JACK D. McCURDY
Department Chief Engineering #5 E.S.S. Testing
Western Electric Company, Inc.
Oklahoma City
(Term expires October 11, 1986)

ED OLD
Retired
Oklahoma City, Oklahoma
(Term expires October 11, 1988)

RON WALKER
President
Mapco Employees Federal Credit Union
Tulsa
(Term expires October 1, 1985)

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
June 30, 1984

Location	Name of Credit Union
Ada	Ada Federal Credit Union
Ada	East Central Teachers Credit Union
Anadarko	Cooperative Employees' Credit Union
Ardmore	Oklahoma Postal Employees Credit Union
Bartlesville	TRW Reda Employees Credit Union
Durant	Southeastern Teachers Credit Union
El Reno	El Reno (RIL) Credit Union
Enid	Enid Postal Employees Credit Union
Lawton	Goodyear, Lawton Employees' Credit Union
Midwest City	Midwest City Memorial Hospital Municipal Employees Credit Union
McAlester	McAlester Credit Union
Muskogee	Muskogee District Telco Credit Union
Oklahoma City	Capital Credit Union
Oklahoma City	Communication Credit Union
Oklahoma City	D P W Employees Credit Union
Oklahoma City	FAA Employees Credit Union
Oklahoma City	Federal Employees Credit Union
Oklahoma City	Municipal Employees Credit Union
Oklahoma City	Oklahoma Education Credit Union
Oklahoma City	OG&E Employees Credit Union
Oklahoma City	Oklahoma Highway Department Credit Un
Oklahoma City	Oklahoma RE&T Employees Credit Union
Oklahoma City	Public Health Credit Union
Oklahoma City	Santa Fe Ok Credit Union
Oklahoma City	Scrivner Employees Credit Union
Oklahoma City	Teachers Credit Union
Oklahoma City	Tinker Credit Union
Oklahoma City	WEOKIE Credit Union
Oklahoma City	Wilson Credit Union
Oklahoma City	Woods Credit Union
Ponca City	Ponca City Conoco Employees Credit Union
Sand Springs	Green Country Credit Union
Spencer	Northeast Concerned Christians Credit Union
Tulsa	Allied Printing Trades Council C U
Tulsa	C E Credit Union
Tulsa	F O P Credit Union
Tulsa	Fire Fighters' Credit Union
Tulsa	Frisco Employees Credit Union
Tulsa	H H Employees Credit Union
Tulsa	Oklahoma Central Credit Union
Tulsa	Oklahoma Corporate Credit Union
Tulsa	Oklahoma Natural Employees Credit Union
Tulsa	Quikmp Employees Credit Union
Tulsa	Tulsa Federal Credit Union
Tulsa	Tulsa Teachers Credit Union
Tulsa	Tulsa Transit Credit Union
Tulsa	Williams Employees Credit Union

CREDIT UNION BRANCHES

OKLAHOMA CITY, OKLAHOMA

Communications Credit Union: 200 N. Walker
Branch Locations: 427 N. W. 6th, Oklahoma City, Oklahoma
6805 S. Western, Oklahoma City, Oklahoma
218 W. Broadway, Enid, Oklahoma
5970 E. 31st, Suite T, Tulsa, Oklahoma
108 S. W. 17th Street, Lawton, Oklahoma
810 S. Cincinnati, Suite 125, Tulsa, Oklahoma

FAA Employees Credit Union: Mike Monroney Aeronautical Center
Branch Locations: 2214 Shadowlake Drive, Oklahoma City, Oklahoma
6431 Westpark Mall, N. MacArthur, Oklahoma City, Oklahoma

Oklahoma Educators Credit Union: Oklahoma, 6001 N. W. Expressway
Branch Locations: 113 S. York, Muskogee, Oklahoma
1704 S. Air Depot, Midwest City, Oklahoma
840 S. E. 4th, Suite 2B, Moore, Oklahoma

Tinker Credit Union: Tinker Air Force Base
Branch Locations: Area A Branch, Tinker A.F.B.
Area C-1 North Branch, Tinker A.F.B.
Area C-2 South Branch, A.F.B.
6901 Tinker Diagonal, Midwest City, Oklahoma
3910 N. College, Bethany, Oklahoma
9200 South Western, Oklahoma City, Oklahoma
3721 West Main, Norman, Oklahoma
705 S. Oakwood, Enid, Oklahoma
Vance Air Force Base, Enid, Oklahoma

Weokie Credit Union: 8100 West Reno
Branch Locations: 1500 S. W. 74th #A-17, Oklahoma City, Oklahoma
7725 West Reno, Oklahoma City, Oklahoma

PONCA CITY, OKLAHOMA

Conoco Employees (PC) Credit Union: 1600 S. Pine Street
Branch Locations: 501 East Grand, Ponca City, Oklahoma

TULSA, OKLAHOMA

Oklahoma Central Credit Union: 11335 East 41st
Branch Locations: 5350 S. Peoria, Tulsa, Oklahoma

Tulsa Federal Employees Credit Union: 120 West 3rd
Branch Locations: 3207 S. Norwood, Tulsa, Oklahoma
10138 East Admiral Place, Tulsa, Oklahoma

STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT
December 31, 1983

ASSETS

Real Estate Loans (first lien to members)		$ 55,350,124
Loans to Members (Other than first lien)		471,661,988
Total Loans		527,012,112
Allowance for loan Losses		(1,863,096)
Net Loan Outstanding		$525,149,016
Cash		15,472,100
U.S. Government Obligations (T.B., Bonds & Notes)		26,393,891
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		8,496,698
Common Trust Investments (CUSO, NFCUSIF, etc.)		770,599
Corporate Credit Unions (shares, deposits & certificates)		144,411,010
Commercial Banks (passbook accounts, time deposits & certificates)		125,425,800
Savings & Loans and Mutual Savings Banks		51,356,682
Credit Unions (shares, deposits, certificates in other than Corp.)		493,120
Loans to Credit Unions		13,509,917
Other Investments		7,815,697
Allowance for Investment Losses		(2,370,060)
Land & Building (net of depreciation)		9,706,493
Other Fixed Assets		3,632,494
Other Assets		8,328,317
TOTAL ASSETS		$938,591,774

LIABILITIES

Promissory Notes (Certificates of indebtedness, individuals)		$ 58,000
Other Notes and Interest Payable		2,494,868
Accounts Payable		1,878,765
Interest on Deposits Payable		296,749
Dividends on Shares Payable		1,701,601
Deposits		5,039
Other Liabilities		1,768,268
Share Certificates	$234,811,258	
Share Drafts	70,275,663	
IRA KEOGH & Retirement Accounts	31,374,383	
All Other Shares	532,442,094	
TOTAL SHARES		868,903,398
Regular Reserve		28,452,984
Investment Valuation Reserve		721,879
Other Reserves		3,707,646
Undivided Earnings		23,281,489
TOTAL LIABILITIES		$938,591,774

Total Number of Credit Unions 48

STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT
December 31, 1983

ASSETS

Real Estate Loans (first lien to members)		$ 55,350,124
Loans to Members (Other than first lien)		471,661,988
Total Loans		527,012,112
Allowance for Loan Losses		(1,863,096)
Net Loan Outstanding		$525,149,016
Cash		15,472,100
U.S. Government Obligations, T Bill, Bonds & Notes)		26,393,891
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		8,496,698
Cumlion Trust Investments (ICU, NIFCU, Sm etc.)		770,899
Corporate Credit Unions (shares, deposits & certificates)		144,411,010
Commercial Banks (passbook accounts, time deposits & certificates)		125,425,800
Savings & Loans and Mutual Savings Banks		51,356,682
Credit Unions (shares, deposits, certificates in other than Corp.)		493,120
Loans to Credit Unions		13,509,917
Other Investments		7,815,697
Allowance for Investment losses		(2,370,060)
Land & Building (net of depreciation)		9,706,493
Other Fixed Assets		3,632,494
Other Assets		8,328,317
TOTAL ASSETS		$938,591,774

LIABILITIES

Promissory Notes (Certificates of indebtedness individuals)		$ 68,000
Other Notes and Interest Payable		2,494,868
Accounts Payable		1,876,765
Interest on Deposits Payable		296,749
Dividends on Shares Payable		1,701,671
Deposits		5,039
Other Liabilities		7,681,268
Share Certificates	$234,811,258	
Share Drafts	70,275,663	
IRA KEOGH & Retirement Accounts	31,374,383	
All Other Shares	532,442,094	
TOTAL SHARES		868,903,398
Regular Reserve		28,452,984
Investment Valuation Reserve		121,879
Other Reserves		3,707,646
Undivided Earnings		23,281,489
TOTAL LIABILITIES		$938,591,774

Total Number of Credit Unions 48

ANNUAL CONSOLIDATED REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS OF OKLAHOMA

STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT

June 30, 1984

ASSETS

Real Estate Loans (first lien to members)		$ 58,636,721
Loans to Members (Other than first lien)		543,303,544
Total Loans		601,940,265
Allowance for Loan Losses		(1,781,974)
Net Loan Outstanding		$ 600,158,291
Cash		18,390,672
U.S. Government Obligations (T-Bill, Bonds & Notes)		28,686,536
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		8,791,981
Common Trust Investments (ncu, NIFCUSm etc.)		1,357,350
Corporate Credit Unions (shares, deposits & certificates)		235,946,692
Commercial Banks (passbook accounts, time deposits & certificates)		122,693,771
Savings & Loans and Mutual Savings Banks		42,244,582
Central Liquidity Facility		3,170,610
Credit Unions (shares, deposits, certificates in other than Corp.)		1,216,993
Loans to Credit Unions		21,633,641
Other Investments		5,259,178
Allowance for Investment losses		(2,433,350)
Land & Building (net of depreciation)		(1,965,842)
Other Fixed Assets		4,071,403
Other Assets		9,789,[illegible]
TOTAL ASSETS		$1,112,942,552

LIABILITIES

Promissory Notes (Certificates of indebtness individuals)		$ 0
Other Notes and Interest Payable		19,577,675
Accounts Payable		3,635,776
Interest on Deposits Payable		590,744
Dividends on Shares Payable		2,301,585
Deposits		16,683,284
Other Liabilities		6,488,204
Share Certificates	$300,124,432	
Share Drafts	80,704,006	
IRA KEOGH & Retirement Accounts	52,555,984	
All Other Shares	568,410,529	
TOTAL SHARES		1,001,794,951
Regular Reserve		30,669,754
Investment Valuation Reserve		26,238
Other Reserves		3,811,178
Undivided Earnings		27,363,263
TOTAL LIABILITIES		$1,112,942,552

Total Number of Credit Unions 48

PERPETUAL CARE CEMETERIES
(As of June 30, 1984)

Title 8, Chapter 6, §166 - The owners of . . cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner.

Cemetery	Location
Memorial Park of Ada, Inc	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Association	Bartlesville
Bixby Cemetery Association	Bixby
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park Association	Edmond
Memorial Park Cemetery	Enid
Sunset Memorial Gardens	Lawton
Lexington Cemetery Association	Lexington
Arlington Memorial Park	Oklahoma City
Chapel Hill Memorial Gardens	Oklahoma City
Mount Moriah Burial Park	Oklahoma City
Resthaven Memory Park	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Spring Creek Memorial Cemetery	Oklahoma City
Trice Hill Cemetery Association	Okmulgee
Okmulgee Cemetery Association	Ponca City
Rest Haven Memorial Park Association	Ponca City
Sunset Memorial Gardens	Shawnee
Resthaven Memorial Park	Spencer
Hillcrest Memorial Gardens	Tulsa
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Burial Park	Tulsa

MONEY ORDERS

Title 6 Chapter 5 §2103(a) No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner

Principals	Location	Agencies
American Express Company	New York, New York	189
The Circle K Corporation	Phoenix, Arizona	37
Associated Financial Express Inc	St. Louis, Missouri	17
Republic Money Orders, Inc	Dallas, Texas	227
Travelers Express Company, Inc	Minneapolis, Minnesota	409
Pioneer Savings and Trust Company	Oklahoma City	4
Union Loan & Thrift Company	Oklahoma City	1
Northwest National Bank	Fayetteville, Arkansas	15

STATE OF OKLAHOMA
MICROFICHE ENDING IDENTIFICATION DECLARATION.

CAMERA OPERATOR

The records filmed and present on this fiche do _____ do not X constitute the complete record designated in the begining target.

Donald W McHone
Signiture of Camera Operator

DONALD W. McHONE
Name of Camera Operator (print or type)

ARD Form 18A

S6415-1

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1985

FOR THE FISCAL YEAR ENDING

June 30, 1985

R. Y. EMPIE
Bank Commissioner

BANK COMMISSIONERS SINCE 1965

CARL B. SEBRING	1965 to 6-31-69
JOHN D. WILLIAMS	8-15-69 to 5-31-73
GEORGE T. FRAME	6-1-73 to 10-31-73
HARRY E. LEONARD	11-1-73 to 11-6-78
DONALD H. VANHORN	11-7-78 to 8-31-79
ROBERT Y. EMPIE	9-1-79 to present

OKLAHOMA STATE BANKING DEPARTMENT

The Honorable George Nigh
Governor of Oklahoma
State Capitol Building
Room 212
Oklahoma City, Oklahoma 73105

Dear Governor Nigh:

"What is happening to our banking system?" is the most frequently asked question of this Commissioner. It is an understandable public concern when you consider sixteen Oklahoma banks have failed within the past three years, with more during the past six months than in the previous fifty years. The public wants to believe that its banks are stalwarts of the community and feels great apprehensiveness when hearing of a bank failure.

A message I have tried to convey, with limited results, is that, in the event of a bank failure, only one of two things will happen:

(1). All depositors will receive their money, at least up to the amount of $100,000, in many cases considerably more, or;

(2). a better bank will be provided to the community, with no loss or inconvenience to any depositor.

The banking industry has experienced a decade of extraordinary growth not matched by an adequate growth of skilled, competent managers. It is now experiencing unprecedented competition, an unforgiving economy and, in the case of some banks, a harsh transformation from a period of euphoric lending, mismanagement and insider dealing. During that decade of growth, state banks, under the Department's supervision, grew 360%, while at the same time the Department's staffing was reduced 15%. The Department was thus handicapped in its efforts to detect problems at an early stage and pursue corrective efforts and rehabilitation before a bank's problems became unmanageable.

Should the Department be permitted independent funding, it would be in a far better position to schedule more frequent examinations which will reduce the number of failures. The Department will continue to pursue this change in funding with the next legislature. Greater effectiveness in carrying out its reponsibilities and efficiency in managing its operations would result. Your understanding of this and your support is necessary.

The peer group of this Commissioner is the Conference of State Bank Supervisors. The CSBS has developed a program of accreditation of state banking departments in anticipation of the time when federal regulator's presence in state-chartered banks will be withdrawn on a state-by-state basis. In the initial self-evaluation, the staffing and powers are being studied and will become major department goals. Of course, its capabilities for protection of depositors will be concomitantly strengthened.

The Savings and Loan industry's plight is a major concern at the federal insuring level. Oklahoma associations have not experienced the severe mismanagement and speculative activities as have come to light elsewhere in our nation, and of course, none of the private insurance problems, as occurred in Ohio and Maryland, could occur in Oklahoma.

Oklahoma chartered credit unions continue their extraordinary growth and continue to be responsibly managed. They are rapidly extending a complete line of consumer financial services. The Department follows their activities rather closely and has no cause for concern as to protection of their depositors.

Sincerely,

R. Y. Empie

PERSONNEL
1985

Bank Commissioner
R. Y. Empie

Attorney
Mary Beth Guard

Supervisory Examiners
Charles R. Griffith
Donald R. Thrower

Senior Examiners
James J. Bredenger
Randall J. Brooks
James L. Burns
Roger D. Ewerth
Jack E. Fenton
Prentice T. Henley
James R. Herring
Joe R. Moore
Patti (Jones) Murdock
Harold A. Reel
James R. Stephenson
Marvin G. Stice
Lewis H. Tew

Senior Assistants
Marvin D. Dement
Carter W. Mathews, Jr.
Joseph E. Rapp
Kathy J. Ward

Deputy Commissioner
Wayne Osborn

Administrative Officer
Betty Jo Johnson

Budget Director
Terry Lynn Bruce

Executive Secretary
Jane M. Belfiglio

Secretaries
Doris N. Gordon
Margie A. Mutz
Adys C. Tucker
Ilene Martzen

Assistant Examiners
Gary James Cable
Carl Steven Deck
Ruby T. Domnick
Rodney E. Ford
Lance E. Lassiter
Jon Clayton Phelps
Michael A. Pinkston
Kimberly Susan Reed

Examiner Trainees
Jeffrey K. Bagby
Frank T. Cornelius
Tim D. Martinez
Kenneth W. Thomas, Jr.
Jerry K. Weichel

FUNCTIONS OF
THE STATE BANKING DEPARTMENT

Exercise general supervision of all State-chartered banks, savings and loan associations, credit union and trust companies in the interest of maintaining a sound system of financial institutions and the security of funds held as deposits.

Examine State-chartered institutions, issue orders and promulgate rules and regulations to prevent institutions from engaging in unsafe and unsound practices.

Charter new institutions under the jurisdiction of the Department after conducting investigations and holding public adversary hearings.

Supervise various aspects of the management of institutions under the jurisdiction of the Department, including:

- exercise of trust powers
- abandonment of trust powers
- relocation of main office or branch
- establishment of an extended facility or branch
- increase or decrease of capital stock
- change in number and par value of capital stock
- change in name of institution
- formation of pooled trust funds
- issuance of capital debentures
- establishment of branches of savings and loan associations
- enlargement of scope of membership of credit unions
- accounting practices employed
- valuation of various types of assets
- maintenance of adequate insurance
- mergers, conversions
- enforcement of Banking Code provisions
- adoption of necessary internal policies
- internal control procedures employed
- truthfulness of advertisings

Require reports of condition of each institution under jurisdiction of the Department to be published in local newspapers.

License money orders issuers.

Register "Perpetual Care Cemeteries."

Conduct liquidations.

STATE BANKING DEPARTMENT

R. Y. EMPIE, Bank Commissioner

Banking Board
R. Y. Empie, Chairman
John T. Hannah, Member
George W. Lowry, Member
Don B. Donaldson, Member
Murlin Derebery, Member
Loretta Y. Jackson, Member

Savings & Loan Board
R. Y. Empie, Chairman
William L. Cunningham, Member
Clay Clinesmith, Member
G. H. "Hal" Stout, Member

Credit Union Board
R. Y. Empie, Chairman
Ed Old, Member
Jack D. McCurdy, Member
Ron Walker, Member
Don Germany, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licensees	Perpetual Care Cemeteries
No.	310	7	14	47	7	30
Detached Facilities	98	0	0	0	0	0
Branches	Approved 55 Opened 51	14	24	26	1,168 Agencies	0

COMPARATIVE STATEMENT OF RECEIPTS & EXPENSES
of the
STATE BANKING DEPARTMENT

	Fiscal 1984–85	Fiscal 1983–84	Fiscal 1982–83	Fiscal 1981–82	Fiscal 1980–81
RECEIPTS (Transferred to treasurer)					
Banks (assessment)	$1,697,474.	$1,501,033.	$1,441,317.	$1,269,470.	$1,097,426.
Savings & Loans	24,300.	8,574.	8,712.	13,961.	20,187.
Credit Unions	149,876.	130,262.	118,318.	104,072.	111,558.
Charters, Branch & Detach Facilities	16,500.	64,500.	13,900.	11,000.	14,500.
Money Orders	14,760.	10,870.	1,375.	1,630.	1,525.
Perpetual Care	135.	95.	140.	135.	110.
Miscellaneous	7,488.	12,277.	15,756.	7,808.	10,235.
TOTAL RECEIPTS	$1,910,533.	$1,727,611.	$1,599,518.	$1,408,076.	$1,255,541.
EXPENSES					
Salaries, longevity & professional	$1,121,878.	$1,072,545.	$1,116,239.	$ 985,630.	$ 837,167.
Travel	160,832.	153,372.	159,202.	153,676.	157,750.
Rent-Office space and equipment	45,726.	46,717.	48,430.	51,064.	45,822.
All Other	59,350.	70,584.	47,064.	38,817.	37,812.
TOTAL EXPENSES	$1,387,786.	$1,343,218.	$1,370,935.	$1,229,187.	$1,073,551.
RECEIPTS IN EXCESS OF EXPENSES	**$ 522,747.**	**$ 384,393.**	**$ 228,583.**	**$ 178,889.**	**$ 181,990.**

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, CREDIT UNIONS AND
TRUST COMPANIES UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets as of June 30 (hundreds omitted)	SAVINGS & LOAN ASSOCIATIONS Total Assets as of June 30	CREDIT UNIONS Total Assets as of June 30	TRUST COMPANIES Total Assets as of June 30
1974	2,941,826,	717,698,	221,048,	27,487,
1975	3,369,043,	481,000,	267,890,	32,411,
1976	3,765,537,	571,122,	327,173,	39,173,
1977	4,356,868,	705,319,	411,380,	43,385,
1978	5,066,239,	840,821,	479,931,	42,905,
1979	5,869,739,	969,063,	511,751,	75,137,
1980	6,917,405,	1,100,324,	607,280,	109,474,
1981	8,277,104,	936,642,	648,976,	125,510,
1982	9,674,422,	962,810,	789,485,	147,395,
1983	10,547,000,	688,477,	938,592,	164,787,
1984	11,273,425,	1,000,592,	1,112,943,	171,726,
1985	11,534,083,	852,259,	1,119,512	120,056

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1985)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires June 1, 1990)

GEORGE W. LOWRY
Chairman of the Board
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

MURLIN DEREBERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1988)

STATE CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1985

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Adair	Adair State Bank
Afton	Farmers State Bank in Afton, Oklahoma
Allen	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anadarko Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Apache	First Bank of Apache
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Atoka	First City Bank of Atoka
Barnsdall	Barnsdall State Bank
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Billings	The First State Bank in Billings
Binger	The Community Bank
Bixby	Citizens Security Bank & Trust Company
*Bixby	Town and Country Bank
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Blanchard	First State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank
Bristow	Community Bank
Britton	First Enterprize Bank
Broken Arrow	Arkansas Valley State Bank
Broken Arrow	Metro Bank of Broken Arrow
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Cache	First State Bank
Camargo	The First State Bank
Canton	Bank of Canton
Canute	First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Cashion Community Bank
Catoosa	1st Bank of Catoosa
Cement	Cement Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	Bank of Oklahoma, Claremore
Claremore	Peoples State Bank

Location	Name of Bank
Claremore	Rogers County Bank
*Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Cleveland	The Cleveland Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Comanche	Security State Bank
Commerce	First State Bank of Commerce
Covington	First State Bank
Coyle	Eighty Niner Bank of Coyle
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
*Cushing	Bank of Cushing and Trust Co.
Cyril	Cyril State Bank
Davenport	Security State Bank
Davidson	First State Bank of Davidson
Del City	United Bank of Del City
Depew	Central Oklahoma Bank
Dill City	Dill State Bank
Drummond	Bank of Drummond
Drumright	The Citizens Bank
Duke	Farmers and Merchants Bank
Duncan	First Bank & Trust Co.
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	First Oklahoma Bank & Trust Co.
*Edmond	Citizens Bank of Edmond
*Eldorado	First Southwest Bank
Elgin	Bank of Elgin
*Elk City	Elk City State Bank
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
*El Reno	American Heritage Bank
Enid	Northwest Bank of Enid
Erick	First American Bank
Eufaula	Farmers & Merchants Bank
*Fairfax	First State Bank
*Fairview	Fairview State Bank
Forgan	The First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Freedom	The Freedom State Bank
Gage	The First State Bank
*Garber	Bank of Garber
Glencoe	Glencoe State Bank
Glenpool	Bank of Glenpool
Goltry	First State Bank
Gould	First State Bank
Grandfield	First State Bank
Granite	Bank of Granite
Grove	Bank of Oklahoma, Grove
Grove	Grand Lake Bank
Guthrie	The First State Bank and Trust Company
Guymon	Bank of the Panhandle

Location	Name of Bank
Harrah	First State Bank
Hartshorne	Bank of Hartshorne
Haskell	The First Bank of Haskell
Healdton	Bank of Healdton
Henryetta	American Exchange Bank
Hinton	First State Bank
Hobart	Home State Bank
Holdenville	People State Bank & Trust Company
Hollis	The First State Bank and Trust Company
Hopeton	Hopeton State Bank
*Hugo	The Citizens State Bank
Hulbert	First State Bank
Hydro	Bank of Hydro
Idabel	First State Bank
Inola	Bank of Inola
Jay	Delaware County Bank
Jenks	Bank of Commerce
Jet	First State Bank
Jones	First State Bank
Ketchum	The First State Bank
Keyes	The First State Bank
Kingfisher	Kingfisher Bank and Trust Co.
Konawa	Oklahoma State Bank
Krebs	Citizens Bank of Krebs
Kremlin	Bank of Kremlin
Lamont	The State Exchange Bank
Langley	Bank of the Lakes
Lawton	Citizens Bank
Lawton	Security Bank & Trust Company
Lexington	First State Bank
Lindsay	American Exchange Bank
Locust Grove	Bank of Locust Grove
Lone Grove	First Community Bank and Trust Co.
Lone Wolf	First State Bank
Madill	Madill Bank and Trust Company
Mangum	The Guarantee State Bank
Mannford	Mannford State Bank
Marietta	Bank of Love County
*Marietta	Firstbank of Marietta
Marshall	Bank of Marshall
Maud	Citizens State Bank
McAlester	American Bank of Commerce
McLoud	The Bank of Commerce
*Medford	Grant County Bank
*Meeker	Bank of Meeker
Meno	Meno Guaranty Bank
Miami	Security Bank and Trust Company
Midwest City	Security Bank & Trust Company
Minco	The First American Bank of Minco
Mooreland	First State Bank of Mooreland
Morris	Morris State Bank
Morrison	Citizens State Bank

Location	Name of Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	American Bank of Muskogee
Muskogee	City Bank
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
*Mustang	Mustang Community Bank
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	American Exchange Bank & Trust Company
Norman	Norman Bank of Commerce
Norman	United Bank & Trust Co.
Oilton	First State Bank
Okarche	First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	American Bank of Commerce
Oklahoma City	Capitol Hill State Bank & Trust Company
Oklahoma City	City Bank & Trust
Oklahoma City	Community Bank (Warr Acres)
Oklahoma City	The Crossroads State Bank
*Oklahoma City	Expressway Bank
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Frontier State Bank
Oklahoma City	Grant Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Medical Center State Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Republic Bank
Oklahoma City	Southwestern Bank & Trust Company
*Oklahoma City	Union Bank and Trust Company
Oklahoma City	United Oklahoma Bank
Oklahoma City	Will Rogers Bank and Trust Company
Oklahoma City	Wilshire Bank
Oologah	Lakeside State Bank
Owasso	First Bank of Owasso
Owasso	Liberty Bank of Owasso
Perkins	Payne County Bank
Perry	Exchange Bank and Trust Company
Picher	First State Bank
Piedmont	Rollings Hills State Bank
Ponca City	Pioneer Bank and Trust
Ponca City	Security Bank & Trust Company of Ponca City, Okla.
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	Bank of Oklahoma, Pryor
Purcell	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Ringling	Ringling State Bank
Rocky	The State Bank of Rocky

Location	Name of Bank
Roff	Pontotoc County Bank
Roosevelt	Security State Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Salina	Lakeside Bank of Salina
Sand Springs	Bank of Oklahoma, Sand Springs
Sand Springs	First Bank and Trust Company
Seiling	Community Bank
Seminole	First State Bank
Sentinel	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Community Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stillwater	Stillwater Community Bank
Stilwell	Bank of Commerce
Stonewall	First American Bank
Stratford	First American Bank
Stroud	The First State Bank
Sulphur	First-Oklahoma Bank & Trust Company
Sulphur	Sulphur Community Bank
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Talihina	First State Bank in Talihina
Taloga	Dewey County State Bank
Tecumseh	Republic Bank of Tecumseh
Tecumseh	Tecumseh Bank
*Temple	First State Bank in Temple
Thomas	The Bank of Thomas
Tishomingo	Bank of Johnston County
Tonkawa	The Service Bank of Tonkawa
Tryon	Farmers & Merchants Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Commerce and Trust Company
Tulsa	Bank of Oklahoma, Boulder Park
Tulsa	Bank of Oklahoma, City Plaza
Tulsa	Bank of Oklahoma, Mercantile Center
Tulsa	Bank of Oklahoma, Southwest Tulsa
Tulsa	Bank of Tulsa
Tulsa	Brookside State Bank
Tulsa	Central Bank & Trust of Tulsa
Tulsa	Century Bank
Tulsa	Citizens Bank of Tulsa
Tulsa	Community Bank & Trust Company
Tulsa	The F & M Bank & Trust Company
*Tulsa	Harvard Bank
Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa, Oklahoma
Tulsa	Security Bank
Tulsa	United Bank
Tulsa	Woodland Bank

Location	Name of Bank
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens' Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Wagoner Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Warner	The Security Bank
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Waukomis State Bank
Waynoka	First State Bank
*Weatherford	United Community Bank
Webbers Falls	Lake Country Bank
Welch	Welch State Bank
Wellston	The Wellston State Bank
Westville	Peoples Bank
*Wetumka	Bank of Commerce
Wewoka	Security State Bank
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Willow	First State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
Woodward	Bank of the Northwest
*Woodward	The Bank of Woodward
Woodward	The Stock Exchange Bank
Wright City	Wright City State Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company
Yukon	Canadian State Bank

*Denotes Federal Reserve Member Banks

ALL STATE-CHARTERED BANKS IN OKLAHOMA ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1984 TO JUNE 30, 1985

Total number of state banks as of June 30, 1984	314
New banks opened	4
Conversion of national banks to state banks	0
Conversion of state banks to national banks	1
Mergers	2
Banks closed	6
Total number of state banks as of June 30, 1985	309

CHARTER APPLICATIONS

Number of applications filed (June 30, 1984 to June 30, 1985)	4
Applications withdrawn	0
Number of charter hearings conducted	0
Charters approved	4
Charters denied	0
Decisions appealed	0
Applications pending	0

NEW BANKS OPENED SINCE JUNE 30, 1984	Opened
United Community Bank, Weatherford, Oklahoma	9-24-84
Republic Bank of Tecumseh, Tecumseh, Oklahoma	10-5-84
The Bank of Thomas, Thomas, Oklahoma	10-19-84
City Bank & Trust, Oklahoma City, Oklahoma	6-21-85

DETACHED FACILITIES APPROVED SINCE JUNE 30, 1984	Approved
Fairview State Bank, Fairview, Oklahoma	8-15-84

NAME CHANGES SINCE JUNE 30, 1984	Approved
Citizens Bank of Krebs, Krebs, Oklahoma	7-6-84
Citizens Bank of Tulsa, Tulsa, Oklahoma	10-19-84
Central Bank and Trust of Tulsa, Tulsa, Okla.	11-19-84
First Enterprise Bank, Britton, Oklahoma	11-27-84

BANK MERGERS SINCE JUNE 30, 1984	Approved
Texoma Bank, Kingston, Oklahoma, liquidated by selling all assets to The First National Bank, Madill, Oklahoma.	9-19-84
Commerce Bank, Oklahoma City, Oklahoma merged with Founders Bank & Trust, Oklahoma City. Now a branch of Founders.	11-30-84

BANKS APPROVED TO MOVE SINCE JUNE 30, 1984	
Bank of Oklahoma, Mercantile Center, Tulsa, Ok.	9-19-84
Bank of Oklahoma Boulder Park, Tulsa, Oklahoma	6-19-85

CONVERSIONS	
First State Bank, Tishomingo, Oklahoma	10-15-84

BANKS CLOSED BY THE STATE BANK COMMISSIONER SINCE JUNE 30, 1984

Community Bank & Trust Company, Enid, Oklahoma, Closed 9-14-84—Assets and Liabilities assumed by First National Bank & Trust Company, Enid, Oklahoma, operating as a branch.

Security State Bank, Weatherford, Oklahoma. Closed 9-21-84—Assets and Liabilities assumed by new bank United Community Bank, Weatherford, Oklahoma.

Farmers and Merchants Bank, Tecumseh, Oklahoma, Closed 10-5-84—Assets and Liabilities assumed by new bank, Republic Bank of Tecumseh, Tecumseh, Oklahoma.

American State Bank, Thomas, Oklahoma, Closed 10-19-84—Assets and Liabilities assumed by new bank, The Bank of Thomas, Thomas, Oklahoma.

Bank of Hunter, Hunter, Oklahoma, closed 4-4-85—Assets and Liabilities assumed by First National Bank, Tonkawa, Oklahoma, operating as a branch.

Bank of Newcastle, Newcastle, Oklahoma, closed 5-16-85—Assets and Liabilities assumed by Allied Oklahoma Bank, N.A., Oklahoma City, Oklahoma, operating as a branch.

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
December 31, 1984

Number of Banks Reporting—310 (In Thousands)

ASSETS

Cash and Due from Banks	$ 1,056,244
U.S. Treasury Securities	1,644,739
Obligations of Other U.S. Agencies	249,729
Obligations of States & Political Subdivisions	1,011,436
All Other Securities	37,105
Federal Funds Sold	552,730
Loans—Net	6,325,866
Bank Premises—F&F	208,082
Other Real Estate Owned	62,117
Other Assets	286,468
TOTAL ASSETS	$11,434,516

LIABILITIES

DEPOSITS	
Noninterest Bearing Deposits	$ 1,997,949
Interest Bearing Accounts	8,195,742
TOTAL DEPOSITS	$10,193,691
Federal Funds Purchased	148,178
Demand Notes Issues to the U.S. Treasury	21,647
Other Borrowed Money	7,971
Mortgage Indebtedness & Capitalized Leases	3,349
Bank's Liability on Acceptances Executed	193
Other Liabilities	143,556
TOTAL LIABILITIES	$10,518,585
Subordinated Notes and Debentures	9,486

EQUITY CAPITAL

Preferred Stock	$ 800
Common Stock	202,632
Surplus	333,336
Undivided Profits	369,677
TOTAL EQUITY CAPITAL	906,445
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$11,434,516

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CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
June 30, 1985

Number of Banks Reporting—307 (In Thousands)

ASSETS

Cash and Due from Banks	$ 1,088,145
U.S. Treasury Securities	1,789,409
Obligations of Other U.S. Agencies	228,206
Obligations of States & Political Subdivisions	898,845
All Other Securities	37,177
Federal Funds Sold	548,106
Loans—Net	6,325,867
Intangible Assets	8,645
Bank Premises—F&F	215,749
Other Real Estate Owned	97,733
Other Assets	296,201
TOTAL ASSETS	$11,534,083

LIABILITIES

DEPOSITS	
Noninterest Bearing Deposits	$ 1,887,620
Interest Bearing Deposits	8,359,383
TOTAL DEPOSITS	$10,247,003
Federal Funds Purchased	$ 152,649
Other Liabilities for Borrowed Money	54,776
Mortgage Indebtedness for Capitalized Leases	6,031
Other Liabilities	121,621
TOTAL LIABILITIES	$10,582,080
Subordinated Notes and Debentures	8,905

EQUITY CAPITAL

Preferred Stock	$ 3,500
Common Stock	204,925
Surplus	334,345
Undivided Profits	400,328
TOTAL EQUITY CAPITAL	943,098
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$11,534,083

* * * \

Main Bank Location	Approved Branch Location	Date Opened
ADAIR		
Adair State Bank	Foyil	5-15-84
APACHE		
First Bank of Apache	Porter Hill	——
BARTLESVILLE		
Union Bank & Trust	Dewey	11-16-83
BEAVER		
The Bank of Beaver City	Turpin	10-12-84
BINGER		
The Community Bank	Eakley	9-17-84
BLACKWELL		
Security Bank & Trust Company	Deer Creek	1-23-84
CACHE		
First State Bank	Medicine Park	7-24-84
CANTON		
Bank of Canton	Longdale	1-30-84
CASHION		
Cashion Community Bank	Dover	4-02-84
CHATTANOOGA		
First Bank of Chattanooga	Geronimo	2-13-84
CLEVELAND		
The Cleveland Bank	Westpoint	6-11-84
DUNCAN		
First Bank & Trust Co.	Duncan, 2425 Hwy 81	1-14-85
DURANT		
Durant Bank & Trust Co.	Calera	1-21-85
EDMOND		
First Oklahoma Bank & Trust Company	Edmond, 901 W. Edmond Rd.	3-22-84
ELDORADO		
First Southwest Bank	Olustee	4-02-84
FAIRFAX		
First State Bank	Ralston	10-19-84
HARTSHORNE		
United Services Bank	Haileyville	7-17-84
HOBART		
Home State Bank	Gotebo	3-02-84
HYDRO		
Bank of Hydro	Eakley	2-06-84
KETCHUM		
The First State Bank	Disney	6-15-84
LANGLEY		
Bank of The Lakes	Bernice	7-02-84
LAWTON		
Citizens Bank	Central Mall, Lawton	7-02-84
MARIETTA		
Firstbank of Marietta	Thackerville	9-17-84
MIAMI		
Security Bank & Trust Company	Miami, Hwy 66 & 22nd, North Main	5-22-84
MULHALL		
Oklahoma State Bank	"Waterloo"	8-22-84
MUSKOGEE		
Commercial Bank & Trust Co.	Muskogee	11-18-85

Main Bank Location	Approved Branch Location	Date Opened
(Continued page 2)		
NORMAN		
United Bank & Trust Co of Norman	Norman, 2122 W. Main	2-07-84
OKLAHOMA CITY		
Capitol Hill State Bank	Okla. City, 7301 S. Western	1-7-85
First Bank of Britton	" " N.W. 122 & Portland	8-30-85
Founders Bank & Trust Co.	" " 9520 N. May	4-1-85
Guaranty Bank & Trust	" " 6809 N. Meridian	6-26-84
Union Bank & Trust Company	" " 2501 W. Memorial Road	10-26-83
" " " "	" " 3030 N. W. Expressway	2-26-84
Wilshire Bank	" " 12215 N. MacArthur	5-14-84
OWASSO		
First Bank of Owasso	"German Corners," 11150 N. Garnett Rd.	8-5-85
PONCA CITY		
Pioneer Bank & Trust	Osage	8-01-84
Security Bank & Trust Company	Ponca City, 3001 N. 14th.	5-14-84
QUINTON		
The Farmers State Bank	Red Oak	12-17-83
ROFF		
Pontotoc County Bank	Byng	6-04-84
ROOSEVELT		
Security State Bank	Mountain Park	4-02-84
SAND SPRINGS		
First Bank & Trust Company	Sand Springs, 101 W. 41st.	4-02-84
SHAWNEE		
First State Bank & Trust Company	Bethel Acres	10-31-83
SHIDLER		
Shidler Community Bank	Kaw City	10-04-83
SKIATOOK		
The Exchange Bank	Sperry	10-01-84
TISHOMINGO		
First State Bank (Converted to Natl)	Wapanucka	4-04-84
TULSA		
Century Bank	Tulsa, 12583 E. 21st.	7-25-84
Citizens Bank of Tulsa (Gilcrease)	" 9435 E. 51st.	10-12-84
Community Bank & Trust	" 5780 S. Peoria	4-05-84
Bank of Oklahoma, Southwest Tulsa	" 31st. & Garnett	7-23-84
Sunbelt Bank & Trust	" 3501 E. 31st.	——
VIAN		
Vian State Bank	Gore	12-12-83
WARNER		
The Security Bank	Porum	2-14-85
WEBBERS FALLS		
Lake Country Bank	Gore	10-13-83
WESTVILLE		
Peoples Bank	W. Siloam Springs	12-12-83

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June 30, 1985)

R. Y. EMPIE
Chairman
State Bank Commissioner

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1990)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

MURLIN DERERERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1988)

TRUST COMPANIES

Albright Title & Trust Company (2) Branches.....Newkirk
American First Title & Trust Company
(No Branches).....Oklahoma City
Investors Trust Company (No Branches) .....Duncan
Pioneer Savings and Trust Company (4) Branches .....Muskogee
Southwest Title & Trust Co., Inc. (7) Branches .....Oklahoma City
The Trust Company of Oklahoma (2) Branches .....Oklahoma City
The First Oklahoma Trust Company (1) Branch) .....Oklahoma City

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
December 31, 1984

Number of Trust Companies—7	(In Thousands)
ASSETS	
Cash & Due from banks	$ 7,130
Notes, Loans & Other Receivables	55,224
Stocks, Bonds, Securities & Other Investments	55,980
Trust Company premises, furniture, fixtures and other assets representing Trust Company premises representing trust company premises	1,650
Other Real Estate	1,352
Investments in subsidiaries	100
Title records	150
Other Assets	3,914
TOTAL ASSETS	$125,500
LIABILITIES	
Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$ 88,925
Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
Accounts Payable	736
Notes Payable	6,057
Custodial and Escrow Accounts Payable	2,661
Reserve provision for taxes, interest, etc.	843
Other Liabilities	2,555
TOTAL LIABILITIES	$101,777
RESERVES ON LOANS & SECURITIES	
Reserves for bad debts losses on loans	$ 1,918
Reserves for losses on securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	$ 1,918
CAPITAL ACCOUNTS	
Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	$ -0-
Preferred stock-total par value	2,074
Common stock-total par value	8,086
Surplus	6,199
Undivided Profits	4,440
Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	1,302
Treasury Stock	(296)
TOTAL CAPITAL ACCOUNTS	$ 21,805
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$125,500

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
June 30, 1985

Numer of Trust Companies—7	(In Thousands)
ASSETS	
Cash & Due from banks	$ 7,195
Notes, Loans & Other Receivables	37,284
Stocks, Bonds, Securities & Other Investments	70,575
Trust Company premises, furniture, fixtures and other assets representing trust company premises	1,134
Other Real Estate	64
Investments in subsidiaries	100
Title records	150
Other Assets	3,554
TOTAL ASSETS	$120,056
LIABILITIES	
Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$91,526
Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
Accounts Payable	538
Notes Payable	902
Custodial and Escrow Accounts Payable	1,743
Reserve provision for taxes, interest, etc.	632
Other Liabilities	3,007
TOTAL LIABILITIES	$ 98,348
RESERVES ON LOANS & SECURITIES	
Reserves for bad debts losses on loans	$ 1,310
Reserves for losses on securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	$ 1,310
CAPITAL ACCOUNTS	
Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	-0-
Preferred stock—total par value	1,818
Common stock—total par value	8,342
Surplus	6,515
Undivided Profits	2,645
Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	1,357
Treasury Stock	(279)
TOTAL CAPITAL ACCOUNTS	$ 20,398
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$120,056

SAVINGS AND LOAN DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE SAVINGS AND LOAN BOARD
(As of June 30, 1985)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

G. H. "HAL" STOUT
Duncan Savings & Loan Association
Duncan
(Term expires April 17, 1989)

WILLIAM L. CUNNINGHAM
President
Guthrie Savings & Loan Association
Guthrie
(Term expires April 17, 1985)

CLAY CLINESMITH
President
Fairview Savings & Loan Association
Fairview
(Term expires April 17, 1987)

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

at Present

Location	Name of Association (14)
*ATOKA	Atoka Building & Loan Association
**CHECOTA	Crossroads Savings & Loan Association
CLINTON	Clinton Savings & Loan Association
DUNCAN	Duncan Savings & Loan Association
**ELK CITY	Heritage Savings & Loan Association
FAIRVIEW	Fairview Savings & Loan Association
GUTHRIE	Guthrie Savings & Loan Association
**OKLAHOMA CITY	American Home Savings & Loan Association
**OKLAHOMA CITY	MidFirst Savings & Loan Association
OKMULGEE	The Okmulgee Savings and Loan Association
**SEMINOLE	Territory Savings and Loan Association
STILLWATER	The Stillwater Savings & Loan Association
**WOODWARD	Homestead Savings and Loan Association
STERLING	First Commercial Savings & Loan Assn.

FOREIGN ASSOCIATIONS WITH RESIDENT AGENTS IN OKLAHOMA:

The Barber County Savings & Loan Association	Medicine Lodge, Kansas
Vernon Savings & Loan Association	Vernon, Texas

*Indicates Association not insured by F.S.L.I.C.
**Indicates insured Stock Association

SAVINGS & LOAN ASSOCIATIONS WITH BRANCHES

DUNCAN
The Duncan Savings and Loan Association
1006 Main Street 73533
Branches: Duncan 2210 N. Highway 81
Frederick, 1400 North 11th Street
Pauls Valley, 109 West Grant St.
Sulphur, 2007 West Broadway

ELK CITY
Heritage Savings and Loan Association of Elk City
921 West Third Street 73644
Branches: Cheyenne, Main Street
Hinton, 103 East Main
Vici, 300 Broadway

GUTHRIE
Guthrie Savings and Loan Association
120 N. Division 73044
Branches: Crescent, 202 S. Grand

OKLAHOMA CITY
American Home Savings and Loan Association
8200 East Memorial Road 73034
Branches: Edmond 1330 N. Bryant

OKLAHOMA CITY
MidFirst Savings and Loan Association
3232 West Reno
Branches: Edmond 16417 North Santa Fe St.
Oklahoma City, 6351 N. MacArthur
7100 West Hefner Road
SW 59th & May
SW 39th & Western
11925 S. Western
Stilwell, Ten North Second Street

STERLING
First Commercial Savings & Loan Association
Branches: 2601 West Cache Road, Lawton, Oklahoma

STILLWATER
The Stillwater Savings and Loan Association
601 South Husband Street
Branches: Cushing, Main & Michigan Streets
Guthrie, Broad and Cleveland Streets
Perry, Seventh and Elm Streets
Stillwater, N. Duck & Boomer Street

WOODWARD
Homestead Savings and Loan Association
1518 Oklahoma Avenue 73808
Branches: Cordell, 110 East First Street
Guymon, Northridge Shopping Center
Noble, 213 North Main Street
Woodward, 1623 Downs Avenue

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings and Loan Associations
at the close of business
December 31, 1984

(In Thousands)

ASSETS

MORTGAGE LOANS AND CONTRACTS		
FHA/VA and Other Federally Insured Guaranteed Loans	$ 12,731	
Conventional	535,935	
Mortgage-Backed Pass-through Securities	47,805	
Contra-Assets to Mortgage Loans	(24,506)	
Nonmortgage	58,783	$630,748
Repossessed Property	8,033	
Real Estate	556	
Cash and Investment Securities	106,729	
Fixed Assets	15,001	
Other Assets	20,658	$150,977
TOTAL ASSETS		$781,725

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits and Savings Accounts	$676,221	
Borrowings	64,865	
Other Liabilities	9,596	$750,672
NET WORTH		
Stock	$ 7,805	
Surplus	5,710	
Appraised Equity Capital	2,281	
Reserves	10,152	
Undivided Profits	4,221	
Net Undistributed Income	(880)	$ 31,053
TOTAL LIABILITIES AND NET WORTH		$781,725

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings & Loan Associations
at the close of business
June 30, 1985

(In Thousands)

ASSETS

MORTGAGE LOANS AND CONTRACTS		
FHA/VA & Other Federally Insured or Guaranteed Loans	$ 30,928	
Conventional	564,750	
Mortgage-Backed Pass-through Securities	42,667	
Contra-Assets to Mortgage Loans	(20,603)	
Nonmortgage	85,307	$ 702,049
Repossessed Property	15,173	
Real Estate	5,526	
Cash and Investment Securities	87,857	
Fixed Assets	17,576	
Other Assets	24,078	$ 150,210
TOTAL ASSETS		$852,259

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits	$757,823	
Borrowings	54,741	
Other Liabilities	11,422	$ 823,986
NET WORTH		
Stock	$ 7,679	
Surplus	5,460	
Appraised Equity Capital	2,276	
Reserves	9,536	
Undivided Profits	4,419	
Net Undistributed Income	(1,067)	$ 28,273
TOTAL LIABILITIES AND NET WORTH		$852,259

CREDIT UNION DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE CREDIT UNION BOARD
(As of June 30, 1985)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON GERMANY
President
Tinker Credit Union
Oklahoma City
(Term expires October 11, 1989)

JACK D. McCURDY
Department Chief Engineering #5, E.S.S. Testing
Western Electric Company, Inc.
Oklahoma City
(Term expires October 11, 1986)

ED OLD
Retired
Oklahoma City, Oklahoma
(Term expires October 11, 1988)

RON WALKER
President
Mapco Employees Federal Credit Union
Tulsa
(Term expires October 1, 1985)

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
June 30, 1985

Location	Name of Credit Union
Ada	Ada Federal Credit Union
Ada	East Central Teachers Credit Union
Anadarko	Cooperative Employees Credit Union
Ardmore	Oklahoma Postal Employees Credit Union
Bartlesville	TRW Reda Employees Credit Union
Durant	Southeastern Teachers Credit Union
El Reno	El Reno (RIL) Credit Union
Enid	Enid Postal Employees Credit Union
Lawton	Goodyear, Lawton Employees Credit Union
Midwest City	Midwest City Memorial Hospital Municipal Employees Credit Union
McAlester	McAlester Credit Union
Muskogee	Muskogee District Telco Credit Union
Oklahoma City	Capital Credit Union
Oklahoma City	Communication Credit Union
Oklahoma City	D.P.W. Employees Credit Union
Oklahoma City	FAA Employees Credit Union
Oklahoma City	Federal Employees Credit Union
Oklahoma City	Municipal Employees Credit Union
Oklahoma City	Oklahoma Education Credit Union
Oklahoma City	OG&E Employees Credit Union
Oklahoma City	Oklahoma Highway Department Credit Union
Oklahoma City	Oklahoma RE&T Employees Credit Union
Oklahoma City	Public Health Credit Union
Oklahoma City	Santa Fe Credit Union
Oklahoma City	Scrivner Employees Credit Union
Oklahoma City	Teachers Credit Union
Oklahoma City	Tinker Credit Union
Oklahoma City	WEOKIE Credit Union
Oklahoma City	Wilson Credit Union
Oklahoma City	Woods Credit Union
Ponca City	Ponca City, Conoco Employees Credit Union
Sand Springs	Green Country Credit Union
Spencer	Northeast Concerned Christians Credit Union
Tulsa	Allied Printing Trades Council C.U.
Tulsa	C.E. Credit Union
Tulsa	F.O.P. Credit Union
Tulsa	Fire Fighters Credit Union
Tulsa	Frisco Employees Credit Union
Tulsa	H. H. Employees Credit Union
Tulsa	Oklahoma Central Credit Union
Tulsa	Oklahoma Corporate Credit Union
Tulsa	Oneok Employees Credit Union
Tulsa	Quicktrip Employees Credit Union
Tulsa	Tulsa Federal Credit Union
Tulsa	Tulsa Teachers Credit Union
Tulsa	Tulsa Transit Credit Union
Tulsa	Williams Employees Credit Union

CREDIT UNION BRANCHES

OKLAHOMA CITY, OKLAHOMA

Communications Credit Union, 700 N. Walker
Branch Locations: 427 N. W. 6th, Oklahoma City, Oklahoma
6805 S. Western, Oklahoma City, Oklahoma
718 W. Broadway, Enid, Oklahoma
5970 E. 31st, Suite T, Tulsa, Oklahoma
108 S. W. 17th Street, Lawton, Oklahoma
810 S. Cincinnati, Suite 125, Tulsa, Oklahoma

FAA Employees Credit Union, Mike Monroney Aeronautical Center
Branch Locations: 2214 Shadowlake Drive, Oklahoma City, Oklahoma
6431 Westpark Mall, N. MacArthur, Oklahoma City, Oklahoma
107th and S. Pennsylvania, Oklahoma City, Oklahoma

Oklahoma Educators Credit Union, Oklahoma, 6001 N. W. Expressway
Branch Locations: 113 S. York, Muskogee, Oklahoma
1704 S. Air Depot, Midwest City, Oklahoma
840 S. E. 4th, Suite 2B, Moore, Oklahoma
16 East 4th, Edmond, Oklahoma

Tinker Credit Union, Tinker Air Force Base
Branch Locations: Area A Branch, Tinker A.F.B.
Area C-1 North Branch, Tinker A.F.B.
Area C-2 South Branch, A.F.B.
6501 Tinker Diagonal, Midwest City, Oklahoma
3910 N. College, Bethany, Oklahoma
9200 South Western, Oklahoma City, Oklahoma
3721 West Main, Norman, Oklahoma
705 S. Oakwood, Enid, Oklahoma
Vance Air Force Base, Enid, Oklahoma
1401 N. Kelly, Edmond, Oklahoma

Weokie Credit Union, 8100 West Reno
Branch Locations: 1500 S. W. 74th #A-17, Oklahoma City, Oklahoma
5559 N.W. Expressway, Oklahoma City, Oklahoma

PONCA CITY, OKLAHOMA

Conoco Employees (PC) Credit Union, 1000 S. Pine Street
Branch Locations: 501 East Grand, Ponca City, Oklahoma

TULSA, OKLAHOMA

Oklahoma Central Credit Union, 11335 East 41st
Branch Locations: 5350 S. Peoria, Tulsa, Oklahoma

Tulsa Federal Employees Credit Union, 120 West 3rd
Branch Locations: 3207 S. Norwood, Tulsa, Oklahoma
10198 East Admiral Place, Tulsa, Oklahoma
Admiral and 69th, Tulsa, Oklahoma

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
December 31, 1984

Natural Persons Credit Unions—47
Corporate Credit Unions—1

(In Thousands)

ASSETS

Total Loans to Members		$641,409
Allowance for Loan Losses		(2,616)
Net Loan Outstanding		$638,793
Cash		22,737
U.S. Government Obligations (T-Bill, Bonds & Notes)		21,961
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		8,382
Common Trust Investments (icu, NIFCUSm etc.)		748
Corporate Credit Unions (shares, deposits & certificates)		92,341
Commercial Banks (passbook accounts, time deposits & certificates)		93,619
Savings & Loans and Mutual Savings Banks		36,628
Credit Unions (shares, deposits, certificates in other than Corp.)		112
Loans to Credit Unions		33,910
Fixed Assets		17,472
Other Assets		10,906
TOTAL ASSETS		$997,609

LIABILITIES

Other Notes and Interest Payable		$ 4,157
Accounts Payable & Other Liabilities		19,153
Share Certificates	$452,162	
All Other Shares	437,678	
TOTAL SHARES		889,840
Regular Reserve		31,915
Other Reserves		4,296
Undivided Earnings		28,248
TOTAL LIABILITIES		$977,609

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
June 30, 1985

Natural Persons Credit Unions—46 Corporate Credit Unions–1		(In Thousands)
ASSETS		
Total Loans to Members		$ 661,130
Allowance for Loan Losses		(2,308)
Net Loan Outstanding		$ 658,822
Cash		24,811
U.S. Government Obligations (T-Bill, Bonds & Notes)		28,645
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		11,442
Common Trust Investments (icu, NIFCUSm etc.)		93
Corporate Credit Unions (shares, deposits & certificates)		134,352
Commercial Banks (passbook accounts, time deposits & certificates)		141,370
Savings & Loans and Mutual Savings Banks		38,380
Credit Unions (shares, deposits, certificates in other than Corp.)		661
Loans to Credit Unions		38,943
NCUA Sh. Ins. Capit. Dep.		8,753
Other Assets		33,240
TOTAL ASSETS		$1,119,512
LIABILITIES		
Other Notes and Interest Payable		4,309
Accounts Payable & Other Liabiilities		17,925
Share Certificates	$326,086	
All Other Shares	702,090	
TOTAL SHARES		1,028,176
Regular Reserve		32,871
Other Reserves		6,345
Undivided Earnings		29,886
TOTAL LIABILITIES		$1,119,512

PERPETUAL CARE CEMETERIES
(As of June 30, 1985)

Title 8, Chapter 6, §166. . . . The owners of. . . . cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner. . . .

Cemetery	Location
Memorial Park of Ada, Inc.	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Association	Bartlesville
Bixby Cemetery Association	Bixby
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park Association	Edmond
Memorial Park Cemetery	Enid
Sunset Memorial Gardens	Lawton
Lexington Cemetery Association	Lexington
Arlington Memorial Park	Oklahoma City
Chapel Hill Memorial Gardens	Oklahoma City
Mount Moriah Burial Park	Oklahoma City
Resthaven Memory Park	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Spring Creek Memorial Cemetery	Oklahoma City
Trice Hill Cemetery Association	Okmulgee
Okmulgee Cemetery Association	Ponca City
Rest Haven Memorial Park Association	Ponca City
Sunset Memorial Gardens	Shawnee
Resthaven Memorial Park	Spencer
Hillcrest Memorial Gardens	Tulsa
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Burial Park	Tulsa
Euchee Valley Memorial Park	Cushing

MONEY ORDERS

Title 6, Chapter 5, §2103(a). . . . No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner. . .

Principals	Location	Agencies
American Express Company	New York, New York	208
The Circle K Corporation	Phoenix, Arizona	146
Associated Financial Express Inc.	St. Louis, Missouri	22
Republic Money Orders, Inc.	Dallas, Texas	228
Travelers Express Company, Inc.	Minneapolis, Minnesota	554
Pioneer Savings and Trust Company	Oklahoma City	2
National Moneyorders, Inc.	Houston, Texas	8